

THE ISLAMIC APPROACH TO POVERTY ALLEVIATION

CONFERENCE PAPER

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Introduction

The seriousness of the issue of poverty alleviation can be appreciated only when poverty is examined within the context of its attendant evils which include violence, ignorance and almagiri syndrome. Out of deprivation, people can get easily frustrated and subsequently become violent. A great deal of the violent cases in Nigeria in recent times are traceable to deprivation i.e poverty. Again, illiteracy is associated with poverty as poor parents who cannot afford the cost of education are compelled to draft their children to the streets either as hawkers or as almagiris (professional beggars). In the final analysis it is the society that looses in two ways, first the violent area boys, the almagiris and hawking children cannot contribute to the development of the nation and secondly such elements as these will divert intermittently the attention of the few developers of the nation.

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It is against this background that the issue of wealth creation / distribution has not only occupied a place of prime the world over but it also has culminated in the emergence of different ideologies such as welfarism, communism and capitalism each of which has laid claim to the right panacea for the poverty alleviation issue. Surprisingly, the situation remains precarious as a substantial part of the globe still live below subsistence level. In the criss-cross of all the human attempts to tackle poverty by means of wealth creation / distribution, Islam as a divine design to guide the entire life of man has an approach that is holistic. The focus of this paper is to examine this Islamic approach with special attention on its efficacy. A textual study of the Quran and Hadith will provide the instrument with Nigeria as a case study.

The Problem

Poverty as a state of penury and financial deprivation is a relative term that cannot be treated in isolation. Rather, our attention, should be focused on certain behavioural patterns that could serve as a fertile ground for poverty to germinate. In effect, it is such behavioural patterns that should be studied for possible moderation. The thesis of this paper, therefore, is that what should be held as the real problem is the human behaviour that gives rise to poverty. This behaviour is multidimensional for it can be self inflicted or state inflicted or traceable to parents. Indolence, for instance, is a self inflicted behavioural pattern that can results in poverty. A belief system whereby an adherent is indoctrinated to take to absolute abstinence from worldly affairs can lead to financial deprivation. The system of governance prevalent in most third world countries can and indeed does impoverish the citizens. The parental neglect can make the unlucky victim poor. (Illustrations are provided below). To tackle the root cause of poverty, therefore, Islam has the following in stock.

1. Natural Resources

The Quranic assertion that God does not intend any inconvenience for man is instructive. It is indeed a promise from Him (God) to make life easy for His creatures in the universe. "Allah wills that you shall have ease, and does not will you to suffer hardship". (Q2:185). As a fulfillment of this divine pledge, huge deposits of natural resources abound in different parts of the world such as, water resources, plants, animals for a variety of uses, land, seas and their contents, oil and other minerals, sunshine e.t.c

“It is He who has made the earth manageable for you,
So, traverse ye through its tracts and enjoy of the sustenance
Which He furnishes. (Q 67:15)”

“And cattle He has created for you, from them ye derive
warmth and numerous benefit .. (Q 16:5 – 10)

“It is Allah who has subjected the sea to you that ships may
sail through it by His command, that ye may seek of His bountry,
and that ye may be grateful. And He and subjected to you,
as from Him, all that is in the Heavens has on earth; behold,
in that are signs indeed for those who reflect “Q 45:12-13)

For those resources to become wealth which in turn will bring about
ease man must believe in Allah, the provider of the resources and obey His
instructions regarding the position of man in the universe (Q2:138) . Next,
man must use his intellect (which is another endowment from Allah) to
process the resources. The whole process of transforming the resources into
consumable goods has two implications. First, there is no alternative to hard
work and secondly that total abstinence from worldly affairs is alien to Islam
as it can be seen that work and worship are two sides of the same coin.

2. Parental Care

Right from birth, Islam recommends that a child should be assisted to grow
into an economically active adult by giving him adequate parental care in
such a manner that he grows up mentally sound, physically fit, spiritually
sane and morally worthy. The specific role of each parent is stipulated in
(Q2:233), (Q20:132) and (Q31:13-22). In Nigeria, the phenomenon of
almajiri i.e sending thousands of children of school age to the streets as
beggars and others as hawkers is a manifestation of parental neglect which is
punishable in Islamic law.

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3. Individual Responsibility

Islam raises consciousness of every Muslim to the need to maintain self esteem through attainment of economic independence. And while charity is extolled, begging is derided. Allah says :*"charity is for the needy who being wholly wrapped up in God's cause are unable to go about the earth (in search of livelihood) . The ignorant might think, because of their modesty, that they are free of want they beg not importunately from all and sundry..... (Q2:273)*

This is further expatiated upon in the Hadith of the prophet which reads thus "the upper hand is better than the lower hand". In other words it is more honourable and dignifying to give than to receive.

The main lesson, therefore, is that a Muslim does not have to advertise his poverty by a display of a miserable and gloomy look in order to attract sympathy. It is pertinent to buttress this point with two instances in the life of the Prophet Mohammad (S.A.W). First, when Al-Muhajirum (the migrants from Makkah) were given a taste of the hospitality of the Al-Ansar (the helpers of Madinah), the likes of Abu Bakar, Uthman and Umar from among the Muhajirun resolved to go into trading or any petty work to earn a living instead of depending on charity.

Secondly, a beggar one day approached the prophet asking for alms. On account of the fact that the man was not suffering any physical disability the prophet counselled him thus :

Should any of you obtain an axe and go to the bush to fetch fire wood for sale and so obtains livelihood is better for him than begging people.

The prophet added that prophet Daud used to eat from his hard earned resources. In Islam, it is an act of worship that a Muslim strives to create a better life for himself and maintain his human dignity which is a birth right from Allah the Creator (Q17:70).

4. State Responsibility

Alleviation of poverty becomes an easy task in an Islamic setting – where the rulers do not arrogate the power to rule to their ingenuity. In an Islamic setting, the act of governance is considered a trust as well as an obligation to manage human and material resources available in the state for the purpose of ensuring well-being of the entire citizenry under the guidance of Allah.

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Whenever the system of governance is informed by this principle, the social welfare of the people is guaranteed to such an extent that there will be no poverty to be alleviated. When Islam stipulates roles for parents towards putting their children on a sound footing of becoming economically active adults and that every Muslim should strive to create a better life for him / herself, the onus is on the state, being in control of the nation's resources to serve as a clearing house and a facilitator to other categories of participants in the task of poverty alleviation. In a situation where schools are closed down for the greater part of the year as a result of teachers' industrial action parents will be incapacitated to fulfill their parental obligation of educating their children since the responsibility to build and maintain schools is that of the state. The result is the promotion of poverty among the youths who flood the streets in both urban and rural centers as aimajiris and area boys. A situation where the resources of the nation are siphoned abroad in trillions, there can be no infrastructures and social amenities which individuals

require to create a better life for themselves through operation of medium scale industries.

The inevitable outcome, ironically though, is the preponderance of promotion of poverty by means of the state machinery. In his inaugural address on May, 29th, 1999 President Olusegun Obasanjo narrated a case of a state government which obtained a heavy loan from a foreign source to prosecute a project. Many years after the money had been cleared from the creditors the sites for the project remained uncleared. That is one of the hundreds of cases of how the nation's resources are squandered by the rulers thereby keeping their people in penury. An ideal Muslim ruler can be found in Umar b. Khattab the second orthodox Caliph and Umar b. Abdulaziz the eighth Umayyad Caliph who on account of his orthodox and upright policies is fondly referred to as the fifth orthodox Caliph. Their social welfare packages remain proverbial.

5. Charity (Zakah, Sadaqauh and Waqf)

The Act of charity in Islam is of two categories; the compulsory and the optional and both of them are a clear testimony of the communal status of Islam in which man is viewed as part of a whole and not as an individual who is entirely on his own. The operation of the Islamic charity is characterized by responsiveness which is translated to the spirit of give and take in an institutionalized manner with the aim of creating a peaceful and harmonious society.

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The components of the Islamic Charity which are Zakah, Sadaqah and Waqf (i.e. endowment) have one thing in common which is the objective while they differ in status and operation. In terms of their objective, the three components represent the pragmatic approach of Islam to wealth distribution in a community where people cannot be equally rich nor have equal access

to means of walth creation. Therefore, Islam-through this tripartite package-provides an opportunity for the well to do members of the community to augument the government's efforts in attending to the needs of the less privileged members of the society.

In terms of status and operation, while Zakat is compulsory being one of the five pillars of Islam Sadaqah and Waqf are optional. Operation wise, Zakat is an annual event given out in a stiupulated amount and to specified categories of recipients numbering eight as contained in the Quran 9:60. Regarding Sadaqah and Waqf, there are no restrictions as to the amount to be given, the period and the recipients, the donor can use his discretion on all these.

However, two observations emerge from the discussion of the Islamic charity as it affects poverty alleviation in Nigeria. First, since the Islamic charity in its three components as highlighted above is a design to help the poor and fight poverty, its mode of operational implementation may have to be reviewed against the backdrop of the prevailing situation in Nigeria. Experience shows that beggars in Nigeria in recent times derive joy in begging as if it is a noble profession. During the Gowon administration, destitutes were settled on the outskirts of Lagos where they were provided with basic social amentities of shelter, water, light and feeding. They were to receive training to learn a trade. They opted out of the place in preference for begging. The Marwa Administration in Lagos State attempted the same gesture which was also frustrated by the beneficiaries. A school of thought has it that the main attraction to begging is the huge amount of money being made by the destitutes to the extent that some of them make more money than some highly placed senior civil servants in the public sector. It has been suggested also that the viability of begging lies in the patronage

enjoyed by the beggars from members of the public. Another school of thought holds some Arabic schools responsible for the continuity of this obnoxious practice as they continuously draft their pupils to the streets to go and solicit for alms.

Secondly, it should be remarked based on the above assumption that the prevalence of almajiri practice under whatever guise is a reflection of savagery and wickedness in the society. Irrespective of millions of naira that could be made from begging, it remains an uncivilized business. The cocaine pushers make millions of Naira from cocaine pushing and yet their business remains illegal and punishable by the Nigerian law. This suggests that no amount of money made from begging can serve as a justification for retaining it. Furthermore, it is a manifestation of wickedness on the part of those who encourage begging through patronage. The prophet of Islam, Muahmmad (S.A.W) said "You are not a true believer until you desire for your brother what you desire for yourself. Any Muslim who cannot take to begging as a means of livelihood is guilty of wickedness and insensitivity should he encourage beggars. We must draw a line between helping the destitutes and encouragement of begging as a profession. We can fight poverty without sustaining begging. There are several ways of helping the destitutes apart from offering alms on the streets. In England for instance, there is a social welfare package for the unemployed in a weekly allowance honourably given out by the government while the search for job continues. In Kuwait, a department in the Ministry of Internal Affairs is detailed to identify the less privileged members of the society and help them out according to the individual needs. Other countries like Saudi Arabia, Libya, Iran e.t.c. have their various programmes aimed at fighting poverty and helping the destitute.

In view of the foregoing, it is expedient to review the mode of operating the Islamic charity by way of centralizing the proceeds of the three components of the charity i.e. Zakat, Sadaqah and Waqf. Such proceeds can be expended on the prosecution of concrete project that will give the poor not only a permanent assistance but also a very honourable one. For instance, a conservative estimate of ₦100,000,000 (one hundred million naira) can be realized per annum as proceeds of Zakat Sadaqah and Wagf in a predominantly Muslim state like Lagos or Kano . From Zakat alone with its fixed rate of 1/40 of the prescribed minimum amount of a Muslim's net annual earnings of ₦70,000 (which varies annually depending on the exchange rate of naira), the Muslim community will realize about ₦60,000,000. Whatever amount collected in a year be it ₦100,000,000 or above should be invested in a Stock Exchange for a period of five years while the proceeds of the subsequent years are added. Both the capital and its profits are thereafter withdrawn to finance project(s) like housing, agriculture, school e.t.c. where the destitutes can work to earn a living. A small percentage of about 15% can be set aside for emergency relief cases. As the first project takes off, another five year investment programme begins.

CONCLUSION

It has been proposed in this paper that poverty alleviation is better tackled at the root cause level by first identifying the factors responsible for this menace called poverty. These include individual attitude like indolence or a religious belief, parental neglect and the type of socio – political system prevalent at a given time. The three factors were subjected to scrutiny using the Islamic principle of organic unity which views man holistically and not in any compartmentalized form. Thus, man as a creature of God becomes

poor or rich depending on, first, his perception of the relationship between him and God the Creator, secondly, what he makes of the huge resources deposited in his environment as well as the use to which he puts his intellect and, thirdly, the mentality of the helms men in the society.

The paper, then paid a particular attention to the Islamic charity of Zakat, Sadaqah and Waqf which, if properly utilized, can play a complementary role to good governance in eradicating poverty. It is finally recommended that proper utilization of the Islamic charity means a review of its mode of operation. For instance, the three components of the Islamic charity should be centralized and be used to finance capital intensive projects the proceeds of which can give long term relief to the destitute loosing without their human dignity.

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